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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/024,990

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EXAMINER

JOHNSON, GREGORY L

ART UNIT

PAPER NUMBER

3691

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/024,990	<b>Applicant(s)</b> WIRYAWAN ET AL.	
	<b>Examiner</b> GREGORY JOHNSON	<b>Art Unit</b> 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 23 September 2009.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-23 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-23 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948)                        | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

### **DETAILED ACTION**

1. This communication is in response to the amendment September 23, 2009.

#### ***Status of Claims***

2. Claims 1, 7, 13 and 18 are amended. Claims 2-6, 8-12, 14-17 and 19-23 are as previously presented. **Claims 1-23 are pending.**

#### ***Response to Arguments***

3. Applicant's arguments with respect to claims 1-23 have been considered but are moot in view of the new ground(s) of rejection.

#### ***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

**6. Claims 1-23** are rejected under 35 U.S.C. 103(a) as being unpatentable over Oliver et al., Pat. No. 7,010,503 (hereinafter Oliver), in view of Davidson, Pat. No. 5,699,527 (hereinafter Davidson).

**As to claims 1 and 7**, Oliver discloses a method and system with a machine-readable medium that includes a set of instructions (Abstract; claims 1 & 18), the set of instructions, which when executed, perform a method, comprising:

- communicating a user interface to a client system via a network communication link, the user interface including a plurality of user interface displays configured to capture data (Abstract; col. 5, lines 4-53; col. 6, line 34 thru col. 7, line 27; col. 10, line 45 thru col. 11, line 37; discusses client computer receiving Web documents, such as a data collection page and a purchase page);
- receiving one or more portions of the data from the client system as each portion of the one or more portions of commercial loan application data is captured via the network communication link (col. 7, lines 28-60 and col. 10, line 55 thru col. 11, line 10; discusses client sending an event message to a server, the event message includes a changed data point which is a result of a user entering data into an input field);
- storing the one or more portions of data in a storage device (col. 11, lines 24-37; col. 12, lines 2-3; and claims 7 and 17; discusses storing in a database an image of data entered into the data points of the user interface); and

- communicating at least a first portion of the commercial loan application data to the client system, wherein the client system uses the first portion of the commercial loan application data to pre-populate at least one data field of one of the plurality of user interface displays (col. 9, line 49 thru col. 10, line 8; and col. 11, lines 17-37; discusses client computer navigating to a purchase page, in which, information stored locally at the client 102, or the image of the data points in the data collection page stored by the data manager 210, may be displayed within a purchase page).

Oliver discloses that the data collection can be used for collecting borrower data for loan; however, does not explicitly disclose “commercial loan application” data. Davidson teaches a method for processing of commercial loans, in which the loan applicant can make a loan request electronically via a commercial on-line service (Abstract and col. 6, lines 1-2).

Both Oliver and Davidson teach methods for collecting data used in completing a form and/or loan application.

Therefore, it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include in the networked data collection method and system as disclosed by Oliver, the intended use for collecting data to complete a commercial loan applicant as taught by Davidson, since the claimed invention is simply a substitution of one known element (i.e. type of loan) for another, and one of ordinary

skill in that art would have recognized that the results of the substitution were predictable. See MPEP 2143 (Rev. 6, Sept. 2007), Rational (B).

**As to claims 2-4, 6, 8-10 and 12**, Oliver does not disclose the following limitations; however, Davidson teaches the limitations:

- the plurality of user interface displays are further configured to assign a commercial loan request (col. 5, line 66 thru col. 6, lines 2; via the loan applicant may make the request electronically);
- the plurality of user interface displays are further configured to monitor a status of review corresponding to the commercial loan request (col. 7, lines 12-38; via user can request a status update of the loan application);
- the plurality of user interface displays are further configured to administer association of accounts with approved commercial loan requests (claim 20);
- storing the commercial loan application data in the storage device includes storing the data in a manner to be retrieved in response to customer identifying information (e.g. password; col. 8, lines 43-47).

**As to claims 5 and 11**, Oliver discloses the following limitation:

- the plurality of user interface displays comprise hypertext markup language (HTML) documents, and communicating the user interface to the client system comprises transmitting the HTML documents via a network communication protocol in response to a request from the client system (col. 4, line 52 thru col. 5, lines 3 and 34-53).

**As to claims 13 and 18**, Davidson discloses a method and system with a machine-readable medium that includes a set of instructions, the set of instructions, which when executed, perform a method, comprising:

- receiving a user interface via a network communication link, the user interface including a plurality of user interface displays configured to capture data (Abstract; col. 5, lines 4-53; col. 6, line 34 thru col. 7, line 27; col. 10, line 45 thru col. 11, line 37; discusses client computer receiving Web documents, such as a data collection page and a purchase page);
- receiving a user input, the user input comprising entry of one or more portions of the data (col. 7, lines 28-60 and col. 10, line 55 thru col. 11, line 10; discusses client sending an event message to a server, the event message includes a changed data point which is a result of a user entering data into an input field); and
- communicating the one or more portions of data to a server to store in a storage device within said communicating is performed as each portion of the one or more portions of data is received (col. 6, lines 17-33; col. 7, lines 28-60; col. 8, lines 26-38; and col. 10, line 55 thru col. 11, line 10; discusses client sending an event message to a server, the event message includes a changed data point which is a result of a user entering data into an input field; and storing in the user database 216 information used by the session manager); and

- receiving at least a first portion of the data at the computer system from the server; pre-populating at least one data field of one of the plurality of user interface displays using the received first portion of data, wherein said pre-populating is performed by the computer system; and displaying the pre-populated user interface display on a display coupled to the computer system (col. 9, line 49 thru col. 10, line 8; and col. 11, lines 17-37; discusses client computer navigating to a purchase page, in which, information stored locally at the client 102, or the image of the data points in the data collection page stored by the data manager 210, may be displayed within a purchase page).

Oliver discloses that the data collection can be used for collecting borrower data for loan; however, does not explicitly disclose “commercial loan application” data. Davidson teaches a method for processing of commercial loans, in which the loan applicant can make a loan request electronically via a commercial on-line service (Abstract and col. 6, lines 1-2).

Both Oliver and Davidson teach methods for collecting data used in completing a form and/or loan application.

Therefore, it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include in the networked data collection method and system as disclosed by Oliver, the intended use for collecting data to complete a commercial loan applicant as taught by Davidson, since the claimed invention is simply a substitution of one known element (i.e. type of loan) for another, and one of ordinary



skill in that art would have recognized that the results of the substitution were predictable. See MPEP 2143 (Rev. 6, Sept. 2007), Rational (B).

**As to claims 14-17 and 19-23**, Oliver does not disclose the following limitations; however, Davidson teaches the limitations:

- the plurality of user interface displays are further configured to assign a commercial loan request (col. 5, line 66 thru col. 6, lines 2; via the loan applicant may make the request electronically);
- the plurality of user interface displays are further configured to monitor a status of review corresponding to the commercial loan request (col. 7, lines 12-38; via user can request a status update of the loan application);
- the plurality of user interface displays are further configured to administer association of accounts with approved commercial loan requests (claim 20);
- the user interface displays configured to assign a commercial loan request are configured to assign an approval level corresponding to the commercial loan request and to assign each stage of an approval process to a specified reviewer (col. 5, lines 40-52; col. 7, lines 31-38 and lines 53-67; discusses responsibilities assigned to one or more personnel or separate departments for specific loan tasks).

**As to claim 23**, the combination of Oliver and Davidson discloses the following limitation:

- one of the plurality of user interface displays comprises a user interface display corresponding to a sequence of user interface displays accessible

to the user via actuation of a tab associated with each display of the sequence of user interface displays (see Oliver, col. 11, lines 1-5; and Davidson, col. 5, lines 2-12).

### ***Conclusion***

7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571)272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alexander Kalinowski/  
Supervisory Patent Examiner, Art Unit 3691

GREGORY JOHNSON  
Examiner, Art Unit 3691